UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

NADINE JOHNSON. : CIVIL ACTION

6434 N. 15th Street

Philadelphia, PA 19126

No. 02-CV-4165

Plaintiff,

VS.

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NCO FINANCIAL SYSTEMS, INC., :

507 Prudential Road

Horsham, PA 19044

:

Defendant.

VERIFICATION

Andrew M. Schwartz, Esquire, Attorney for Defendant, NCO Financial Systems, Inc., verifies that the facts set forth in NCO Financial Systems, Inc.'s Answer to Plaintiff's Complaint, are true to the best of his knowledge, information and belief. If the above statements are knowingly false, the deponent understands that he may be subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

ANDREW M. SCHWARTZ, ESQUIRE

Dated: August 29, 2002